

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No. 09/991,894  
Confirmation No. 4186  
Applicant: Lascelles, Scott  
Filed: November 13, 2001  
Title: On-line Balance Transfers  
Examiner: Malhotra, Sanjeev  
Art Unit: 3694  
Docket: 132538-1016  
Customer No.: 32914

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE**

Dear Sir:

This paper is in response to the final Office Action mailed December 12, 2007.

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.